

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Jason N Kendrick
 Debtor

Case No. 17-10258-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Apr 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 30, 2017.

db	+Jason N Kendrick, 772 Burmont Road, Apt. A, Drexel Hill, PA 19026-4322
13850667	Alltran Financial LP, P.O. Box 4044, Concord, CA 94524-4044
13850671	+Catherine Kendrick, 715 Clarendon Road, Drexel Hill, PA 19026-4601
13850674	+Debt Management Center, P.O. Box 489, Flemington, NJ 08822-0489
13850676	+KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
13850678	+Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314
13869863	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13850679	+Pacific Union Financial, c/o KML Law Group, P.C., Suite 5000-BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
13850681	+Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	EDI: BTPDERSHAW.COM Apr 29 2017 01:28:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	E-mail/Text: bankruptcy@phila.gov Apr 29 2017 01:42:44 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 29 2017 01:41:50 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 29 2017 01:42:11 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13850668	+EDI: CITICORP.COM Apr 29 2017 01:28:00 At&T Universal Citi Card, Po Box 6500, Sioux Falls, SD 57117-6500
13850669	+EDI: BANKAMER.COM Apr 29 2017 01:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
13850670	+EDI: CAPITALONE.COM Apr 29 2017 01:28:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
13850673	+EDI: CHASE.COM Apr 29 2017 01:28:00 Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298
13850675	+EDI: IRS.COM Apr 29 2017 01:28:00 Internal Revenue Service, 600 Arch Street, Philadelphia, PA 19106-1695
13850677	+EDI: CBSKOHLS.COM Apr 29 2017 01:28:00 Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
13850680	EDI: TFSR.COM Apr 29 2017 01:28:00 Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13850672 ###+Catherine Kendrick, 469 Hampshire Road, Drexel Hill, PA 19026-1303

TOTALS: 0, * 0, ## 1

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ''##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 20

Date Rcvd: Apr 28, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2017 at the address(es) listed below:

MATTEO SAMUEL WEINER on behalf of Creditor Pacific Union Financial, LLC
bkgroup@kmllawgroup.com
SCOTT F. WATERMAN on behalf of Debtor Jason N Kendrick scottfwaterman@gmail.com,
scottfwaterman@gmail.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Jason N Kendrick**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2338**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-10258-amc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jason N Kendrick

4/27/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.